



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/468,083	12/21/1999	AMIT KESARWANI	BS99-059	3192

28970 7590 09/05/2003

SHAW PITTMAN
IP GROUP
1650 TYSONS BOULEVARD
SUITE 1300
MCLEAN, VA 22102

EXAMINER

NALVEN, ANDREW L

ART UNIT PAPER NUMBER

2134

DATE MAILED: 09/05/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

3

Office Action Summary

Application No.

09/468,083

Applicant(s)

KESARWANI ET AL.

Examiner

Andrew Nalven

Art Unit

2134

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on ____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. ____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). ____. |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) ____. | 6) <input type="checkbox"/> Other: |

DETAILED ACTION

1. Claims 1-30 are pending.

Claim Objections

2. Claim 14 is objected to under 37 CFR 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. Applicant is required to cancel the claim(s), or amend the claim(s) to place the claim(s) in proper dependent form, or rewrite the claim(s) in independent form. Claim 14 states the limitation that the "main office further comprises at least one data rule." Claim 14 is dependent on Claim 10 that states the limitation "a main office retaining at least one data rule." Correction is required.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 15-18 recite the limitation "access rules." There is insufficient antecedent basis for the limitations in these claims.
4. Claim 19 recites the limitations "access codes" and "data codes" in part B. There is insufficient antecedent basis for these limitations in the claim. The examiner has interpreted the limitations to be "access rules" and "data rules" during the prosecution of this office action.

Claim Rejections - 35 USC § 102

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1-4, 6-17, 19-20 and 23 are rejected under 35 U.S.C. 102(b) as being anticipated by Keyser et al US Patent No. 5,025,373. Keyser discloses a portable personal-banking system based upon a remote terminal communicating with a central server.

6. With regards to claims 1, 6, 10, 14, 19, Keyser discloses a main office (bank host server) that is in communication with a remote terminal (column 3, lines 58-60). The main office retains data rules that dictate the type of data required for entry (column 4, lines 35-44) and access rules that dictate what information is needed in order to access the main host services (column 6, lines 12-22). The remote terminal receives the data rules and access rules from the main host (column 4, lines 35-44 and column 4, lines 59-64). The remote terminal transmits data to the host in conformity with the data rules (column 4, lines 62-64) and access rules (column 13, lines 42-58).

7. With regards to claims 2 and 15, Keyser discloses a security access code in the form of a unique terminal or personal computer identification (column 6, lines 12-14).

8. With regards to claims 3 and 16, Keyser discloses a password in the form of a PIN (personal identification number) (column 6, lines 20-22).

9. With regards to claims 4 and 17, Keyser discloses the verification of login information before any services are provided (column 6, lines 21-22).
10. With regards to claims 7 and 11, Keyser discloses data rules including field format such as a numeral (column 4, lines 41), a date (column 7, lines 58-60), or a currency (column 7, lines 52-56).
11. With regards to claims 8 and 12, Keyser discloses data rules that specify the number of fields to communicate with the main host such as sending a single field in response to a request to choose a menu option (column 14, lines 27-35).
12. With regards to claims 9 and 13, Keyser discloses data rules that specify the organization of a field such as currency fields or date fields (column 11, lines 14-20).
13. With regards to claim 20, Keyser discloses a portable banking system comprising a host computer and at least one terminal (Abstract lines 1-3).
14. With regards to claim 23, Keyser discloses that a change in data rules at the main host causes a change in data rules at the terminal by changing how options are exercised (column 5, lines 15-22). Upon each connection, new menu items are sent to the terminals that define the data rules for the session (column 13 line 65 – column 14 line 34).
15. Claims 27-30 are rejected under 35 U.S.C. 102(b) as being anticipated by Lipner et al US Patent No. 5,553,304. Lipner teaches a method for generating and executing complex operating procedures. Lipner discloses a database system (column 2, lines 25-28) that includes a plurality of fields (Figure 2B) that includes data elements termed

Art Unit: 2134

descriptors that represent physical features of a power plant (column 7, lines 32-37) and functions that relate the data elements (descriptors) to specific values (column 7, lines 49-51). Lipner proposes a test function, E0, which includes the first operator (substep a) and a second operator (substep b) (column 4, lines 52-60).

16. With regards to claim 28, Lipner discloses the first operator (substep a) and a second operator (substep b) being formed from the contents of other tables (column 4, lines 53-55 and Figure 2B). Lipner further discloses data elements stored in a descriptor table of the database (Figure 2B).

17. With regards to claims 29 and 30, Lipner discloses a steps table that stores operators and data elements in a predetermined order (column 4, lines 52-55 and Figure 2B). The steps are formed into equations in the predetermined order such as substeps a to b to c to produce the desired function (column 4, lines 52-55).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

18. Claims 24 is rejected under 35 U.S.C. 103(a) as being unpatentable over Keyser et al US Patent No. 5,025,373. Keyser describes a personal banking system as disclosed above. Keyser discloses access rules such as PIN numbers that are

Art Unit: 2134

requested when the main host instructs the remote display to ask for the PIN (column 13, lines 51-53). Keyser lacks a reference to the main host changing these access rules and thus causing a similar change in the remote terminal. The examiner takes official notice that maintenance of software is desirable. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to allow a change in the main host access rules to cause a similar change in the remote terminal because it would allow modifications to be made to the system by applying changes to the main host while requiring no maintenance to the remote terminals (Keyser – Abstract).

19. Claims 21 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Keyser et al US Patent No. 5,025,373 in view of Hamala et al US Patent No. 5,345,586. Keyser describes a personal banking system as disclosed above. Keyser lacks a reference to remote terminals communicating with the main host over the internet or an intranet. Hamala describes a system of manipulating heterogeneous distributed data a data processing system. Hamala discloses that data manipulation may work on data distributed across a network or a plurality of networks (column 3, lines 24-26) including gateways (Figure 1). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to utilize Hamala's range of communication because it would provide greater range of access opportunities to the host computer.

20. Claims 5 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Keyser et al US Patent No. 5,025,373 in view of Schaefer US Patent No. 5,826,268.

Art Unit: 2134

Keyser describes a personal banking system as disclosed above. Keyser lacks a reference to access rules that limit the amount of information the remote office has access to. Schaefer discloses a secure multilevel object oriented database management system. Schaefer discloses an access validation monitor that enforces access rules (column 1 line 64 – column 2 line 4) of communication that limits the amount of data in the form of objects accessible (column 3, lines 65-67) to a remote user such as a client site (column 3, line 64). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to provide access rules that limit the amount of accessible data because it would allow a distinction to be made between authorized and unauthorized data for a specific client (column 1 line 66 – column 2 line 4) and thus provide varying levels of access.

21. Claims 25 and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Keyser et al US Patent No. 5,025,373 in view of Spencer et al US Patent No. 6,356,909. Keyser describes a personal banking system as disclosed above. Keyser lacks a reference to the remote terminal communicating with the main office through a web site, the remote terminal providing information to a web site, and the remote terminal retrieving information from the website. Spencer describes a web based method of requests and responses. Spencer discloses that remote clients communicate with a server through web sites (column 6, lines 31-35). Remote clients provide information to the web site such as search criteria for querying a database (column 6, lines 35-40). The main server for a database maintains a website that acts as a user interface for the database (column 6, lines 37-38) and the remote clients

Art Unit: 2134

access information from the website (column 6, lines 32-35). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to provide a system whereby a website would act as the communication portal for main office and remote office communications because the use of a web site provides a well known common interface that is secure and easy to use (column 3, lines 58-61).

Conclusion

22. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

23. Any inquiry regarding this communication from the examiner should be directed to Andrew Nalven at (703) 305-8407 during the hours of 7:15 AM – 4:45 PM Monday through Thursday. The examiner can also be reached on alternate Fridays.

In the event that attempts to reach the examiner are unsuccessful, the examiner's supervisor, Gregory Morse can be reached on (703) 308 – 4789.

Any response to this action should be mailed to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Or faxed to:

(703) 746 – 7239 (for formal communications intended for entry)


Or:

(703) 746 – 7240 (for informal or draft communications, please label
"PROPOSED" or "DRAFT")

Art Unit: 2134

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington, VA 22202, Fourth Floor (Receptionist).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.


GREGORY MORSE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100